

**Information to identify the case:**

Debtor 1	<u>Zina L. Lewis</u>	Social Security number or ITIN	xxx-xx-1770
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-25115-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Zina L. Lewis  
aka Zina Drakeford, dba A Buck or 2

10/3/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Zina L. Lewis  
Debtor

Case No. 18-25115-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 03, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db	+ Zina L. Lewis, 19 Whittier Street, East Orange, NJ 07018-1916
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
517670829	+ CitiMortgage, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517713390	CitiMortgage, C/O Powers Kirn, L.L.C, 728 Marne Hwy Suite 200, Suite 803, Moorestown, NJ 08057-3128
517713391	+ Comcast, One Comcast Center, Philadelphia, PA 19103, Credit Acceptance, PO Box 5070 Southfield, MI 48086-5070
517713397	+ EZPass NJ, 375 McCarter Highway (Route 21), Newark, NJ 07114-2562
517713394	East Orange Water Commission, PO Box 829793, Philadelphia, PA 19182-9793
517713400	HESAA, PO Box 548, Newark, NJ 07101-0548
517713407	NYC Department of Finance, Parking Violations, Church Street Station, PO Box 3600, New York, NY 10008-3600
517713408	+ PA Turnpike TOLL BY PLATE, 300 East Park Drive, Harrisburg, PA 17111-2729
517713409	PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
517713385	PO Box 4310, Carol Stream, IL 60197-4310
517713410	Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
517713411	Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520
517713415	+ St. Joseph's Regional Med Ctr, P.O. Box 32025, New York, NY 10087-2025
517937403	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517713416	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
517713419	Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
517713421	+ Tunnels, Bridges and Terminals, The Port Authority of NY & NJ, 4 World Trade Center, 150 Greenwich Street, 22nd Floor, New York, NY 10007-2355
517713422	US ASSET MANAGEMENT INC, PO Box 981002, Boston, MA 02298-1002
517713425	Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 03 2022 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 03 2022 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517713384	Email/Text: bankruptcynotices@aarons.com	Oct 03 2022 20:57:00	Aaron Sales & Lease Ownerships, 400 Galleria Pkwy., SE Ste 300, Atlanta GA 30339-3182
517713386	+ EDI: LCIBAYLN	Oct 04 2022 00:53:00	Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
517804460	+ EDI: LCIBAYLN	Oct 04 2022 00:53:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
517713388	EDI: CCS.COM	Oct 04 2022 00:53:00	CCS, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
517763769	Email/PDF: bncnotices@becket-lee.com		

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		Oct 03 2022 21:01:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517713387	+ Email/Text: bankruptcy@cavps.com		
		Oct 03 2022 20:57:00	Cavalry Portfolio Services, LLP, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
517678691	+ Email/Text: bankruptcy@cavps.com		
		Oct 03 2022 20:57:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517713389	+ Email/Text: enotifications@santanderconsumerusa.com		
		Oct 03 2022 20:57:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
517670830	EDI: CITICORP.COM		
		Oct 04 2022 00:53:00	CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243
518998046	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 03 2022 20:56:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518998045	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 03 2022 20:56:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517672281	+ Email/Text: ebnotifications@creditacceptance.com		
		Oct 03 2022 20:56:00	Credit Acceptance, 25505 W. Twelve Mile #3000, Southfield, MI 48034-8331
517713392	+ Email/PDF: creditonebknotifications@resurgent.com		
		Oct 03 2022 21:01:28	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
517792072	+ EDI: AIS.COM		
		Oct 04 2022 00:53:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517713393	EDI: DCI.COM		
		Oct 04 2022 00:53:00	Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
517713396	Email/Text: bankruptcydepartment@tsico.com		
		Oct 03 2022 20:57:00	EOS CCA, PO Box 981008, Boston, MA 02298-1008
517713395	+ Email/Text: bankruptcydepartment@tsico.com		
		Oct 03 2022 20:57:00	EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
517713398	+ EDI: AMINFOFP.COM		
		Oct 04 2022 00:53:00	First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
517713399	^ MEBN		
		Oct 03 2022 20:54:15	Geico Indemnity Company, One GEICO Plaza, Washington, DC 20076-0005
517713401	+ EDI: HFC.COM		
		Oct 04 2022 00:53:00	HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
517713402	EDI: IRS.COM		
		Oct 04 2022 00:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517713403	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 03 2022 20:56:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
517713404	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 03 2022 20:57:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
517713406	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		
		Oct 03 2022 20:56:00	NJ E-ZPass, PO Box 4971, Trenton, NJ 08650
517713405	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 03 2022 20:57:00	NelNet/Education Financial, 3015 S Parker Rd, Ste 400, Aurora, CO 80014-2904
517861074	+ Email/Text: bankruptcy@pseg.com		
		Oct 03 2022 20:56:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517713412	^ MEBN		
		Oct 03 2022 20:53:00	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
517752225	+ EDI: JEFFERSONCAP.COM		
		Oct 04 2022 00:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

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517713413	+ Email/Text: Supportservices@receivablesperformance.com	Oct 03 2022 20:57:00	Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744
517764942	+ Email/Text: ecourts.col_efilings@fskslaw.com	Oct 03 2022 20:56:00	Sansone Route 1 Nissan, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
517713414	Email/Text: bankruptcy@sw-credit.com	Oct 03 2022 20:57:00	Southwest Credit, 4120 Internation Pkwy, Suite 1100, Carrollton, TX 75007-1958
517713417	EDI: AISTMBL.COM	Oct 04 2022 00:53:00	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410
517694463	+ EDI: AIS.COM	Oct 04 2022 00:53:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517713418	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 03 2022 20:56:00	TBOM/ATLS/FORTIVA, PO Box 105555, Atlanta, GA 30348-5555
517713420	Email/Text: bankruptcydepartment@tsico.com	Oct 03 2022 20:57:00	Transworld Systems Inc., PO Box 15110, Wilmington, DE 19850-5110
517803901	+ Email/Text: BKRMailOps@weltman.com	Oct 03 2022 20:57:00	U.S. Asset Management, c/o Weltman,Weinberg,and Reis Co.,L.P.A., PO Box 93784, Cleveland, OH 44101-5784
519192507	+ Email/Text: bknotices@sns.com	Oct 03 2022 20:57:00	U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust N.A., as Trustee of the, c/o SN Servicing Corporation 95501-0305
519192506	+ Email/Text: bknotices@sns.com	Oct 03 2022 20:57:00	U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
517799790	+ EDI: AIS.COM	Oct 04 2022 00:53:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517713424	EDI: VERIZONCOMB.COM	Oct 04 2022 00:53:00	Verizon, P.O. Box 4833, Trenton, NJ 08650-4833
517713423	EDI: VERIZONCOMB.COM	Oct 04 2022 00:53:00	Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Angela Nascondiglio Stein	on behalf of Debtor Zina L. Lewis nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Zina L. Lewis jminneci@middlebrooksshapiro.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee for the Igloo Series IV Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Marisa Myers Cohen	on behalf of Creditor COMMUNITY LOAN SERVICING LLC nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com
Melinda D. Middlebrooks	on behalf of Debtor Zina L. Lewis middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Melissa S DiCerbo	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirm.com

TOTAL: 15